

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
Wirtz, Christa § Case No. 18-20540  
§  
§  
Debtors(s) §

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TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 07/23/2018. The undersigned trustee was appointed on 07/23/2018.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. §522, or have been or will be abandoned pursuant to 11 U.S.C. §554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of	\$	15,000.00
Funds were disbursed in the following amounts:		
Payments made under an interim disbursement		0.00
Administrative Expenses		0.00
Bank Service Fees		0.00
Other Payments to Creditors		0.00
Non-Estate funds paid to 3 <sup>rd</sup> Parties		0.00
Exemptions paid to the Debtor		0.00
Other Payments to Debtor		0.00
Leaving a balance on hand of <sup>1</sup>	\$	15,000.00

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 12/26/2018 and the deadline for filing governmental claims was 01/22/2019. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. §326(a), the maximum compensation allowable to the trustee is \$2,250.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests a sum of \$2,250.00, for a total compensation of \$2,250.00<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$3.00 for total expenses of \$3.00

Pursuant to Fed. R. Bank. P. 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date : 02/19/2019

By : /s/ Elizabeth C. Berg

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4 (a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Case No: 18-20540  
Case Name: Wirtz, Christa

Judge: Janet S. Baer

Trustee Name: Elizabeth C Berg  
Date Filed (f) or Converted (c): 07/23/2018 (f)  
341(a) Meeting Date: 08/20/2018  
Claims Bar Date: 12/26/2018

For Period Ending: 02/19/2019

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. 1830 W. Highland Ave Elgin IL 60123-0000 This property is the Debtor's residence. Trustee negotiated with Debtor for a sale of Estate's interest in the property back to the Debtor for \$15,000.00 and Debtor expressly waived any claim for a homestead or personal property exemption from the sale proceeds.	36,000.00	30,000.00		15,000.00	FA
2. 2009 Hyundai Sonata GLS Estimated Mileage: 64,000	3,975.00	0.00		0.00	FA
3. Household furnishings	1,000.00	0.00		0.00	FA
4. Electronics	50.00	0.00		0.00	FA
5. Clothes	250.00	0.00		0.00	FA
6. Cash	0.00	0.00		0.00	FA
7. Checking Chase Bank	400.00	0.00		0.00	FA
<b>Gross Value of Remaining Assets</b>					
<b>TOTALS (Excluding Unknown Values)</b>	41,675.00	30,000.00		15,000.00	0.00

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

**February 15, 2019:** Court approved Trustee's motion to sell the residence back to Debtor pursuant to court order November 11, 2018 [Dkt. 28]. Trustee's Report of Sale was filed November 26, 2018 [Dkt. 29]. With the assistance of her accountants, Trustee determined no estate tax return was required to be filed. Trustee reviewed and analyzed claims filed. Trustee prepared her TFR.

**October 12, 2018:** Trustee negotiated with Debtor for a sale of the non-exempt equity in the Debtor's condominium. The Trustee's motion to approve the proposed sale is set for hearing on November 9, 2018. The Trustee received the proposed sale proceeds of \$15,000.00 in early October and deposited same in Estate account, pending court approval of proposed settlement. The claims bar date has been fixed at December 26, 2018 for general unsecured creditors and January 22, 2019 for governmental units. Upon expiration of the claims bar date, the Trustee will review claims, resolve any issues, attend to Estate tax matters and prepare her TFR.

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

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Judge: Janet S. Baer

Trustee Name: Elizabeth C Berg  
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1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets

Initial Projected Date of Final Report(TFR) :05/31/2019

Current Projected Date of Final Report(TFR) : 02/19/2019

Trustee's Signature     /s/Elizabeth C Berg  
Elizabeth C Berg  
P. O. Box 2399  
Glen Ellyn, IL 60138-2399  
Phone : (312) 726-8150

Date: 02/14/2019

FORM 2  
Document Page 5 of 8  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-20540

Case Name: Wirtz, Christa

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: \*\*\*\*\*5443 Checking Account

Taxpayer ID No: \*\*.\*\*\*7013

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 2/19/2019

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
10/04/2018	[1]	Wirtz, Christa 1830 W. Highland Unit D-403 Elgin, IL 60123	Debtor's purchase of EQ in Debtor's residence (approved per court order dated 11/11/18 [Dkt. 28])	1110-000	15,000.00		15,000.00

Page Subtotals 15,000.00 0.00

**COLUMN TOTALS** 15,000.00 0.00

Less: Bank Transfer/CD's 0.00 0.00

**SUBTOTALS** 15,000.00 0.00

Less: Payments to Debtors 0.00

**Net** 15,000.00 0.00

**TOTAL-ALL ACCOUNTS****NET  
DEPOSITS****NET  
DISBURSEMENTS****ACCOUNT  
BALANCE**

All Accounts Gross Receipts: 15,000.00  
All Accounts Gross Disbursements: 0.00  
All Accounts Net: 15,000.00

*****5443 Checking Account	15,000.00	0.00	
<b>Net Totals</b>	15,000.00	0.00	15,000.00

Case: 18-20540  
Wirtz, Christa

Elizabeth C Berg  
CLAIMS REGISTER  
EXHIBIT C Page 1

Claims Bar Date: 12/26/18 Government Bar Date: 01/22/19

Claim No.	Creditors	UTC	Scheduled	Claimed	Allowed	Paid	Balance
	Elizabeth C. Berg, Trustee PO Box 2399 Glen Ellyn, IL 60138-2399 Trustee compensation	2100	0.00	2,250.00	2,250.00	0.00	2,250.00
	Elizabeth C. Berg, Trustee PO Box 2399 Glen Ellyn, IL 60138-2399 Trustee expenses	2200	0.00	3.00	3.00	0.00	3.00
	Baldi Berg, Ltd. PO Box 2399 Glen Ellyn, IL 60138-2399 Trustee's attorneys' fees	3110	0.00	913.50	913.50	0.00	913.50
	Baldi Berg, Ltd. PO Box 2399 Glen Ellyn, IL 60138-2399 Trustee's attorneys' expenses	3120	0.00	13.00	13.00	0.00	13.00
<b>ADMINISTRATIVE TOTAL</b>			<b>0.00</b>	<b>3,179.50</b>	<b>3,179.50</b>	<b>0.00</b>	<b>3,179.50</b>
00001	Discover Bank Discover PO Box 3025 New Albany, OH 43054 Filed: 09/27/18	7100	0.00	9,053.92	9,053.92	0.00	9,053.92
00002	Bank of America, N.A. PO Box 982284 El Paso, TX 79998 Filed: 10/16/18	7100	0.00	8,127.93	8,127.93	0.00	8,127.93
<b>UNSECURED TOTAL</b>			<b>0.00</b>	<b>17,181.85</b>	<b>17,181.85</b>	<b>0.00</b>	<b>17,181.85</b>
<b>REPORT TOTALS</b>			<b>0.00</b>	<b>20,361.35</b>	<b>20,361.35</b>	<b>0.00</b>	<b>20,361.35</b>

Exhibit D

Case No.: 18-20540

Case Name: Wirtz, Christa

Trustee Name: Elizabeth C Berg

Balance on Hand

\$15,000.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees: Elizabeth C. Berg, Trustee	\$ 2,250.00	\$ 0.00	\$ 2,250.00
Trustee, Expenses: Elizabeth C. Berg, Trustee	\$ 3.00	\$ 0.00	\$ 3.00
Attorney for Trustee, Fees: Baldi Berg, Ltd.	\$ 913.50	\$ 0.00	\$ 913.50
Attorney for Trustee, Expenses: Baldi Berg, Ltd.	\$ 13.00	\$ 0.00	\$ 13.00

Total to be paid for chapter 7 administrative expenses \$ 3,179.50Remaining Balance \$ 11,820.50

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed Priority Claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$17,181.85 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 68.8 %, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
00001	Discover Bank Discover Products Inc	\$ 9,053.92	\$ 0.00	\$ 6,228.79
00002	Bank of America, N.A.	\$ 8,127.93	\$ 0.00	\$ 5,591.71

Total to be paid to timely general unsecured creditors \$ 11,820.50

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 %, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 %, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE